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Budgeting the Bank of Today.

Budgets seem to be the style at present. The magazines are full of stories about them. One of these stories was the subject of conversation in a group of people who had been amused by it, and so caught by its sound arguments that each had begun to think of them in personal application to himself.

"What I don't understand," said one, "is how, when the young people owned all that money, they could begin to put savings in the bank. Why did the lawyer who was organizing their affairs insist upon their saving as much each week as they put on the old bills? That money was not theirs to have—it belonged to their creditors."

This is the rock on which many people founder. Because of careless expenditures they have piled up debts. But being fundamentally honest, they believe every cent that comes in must go on these old bills—so they pay it right out, never have any ready money for emergencies, and are forced to keep on piling up new debts.

In a case like this, where people are sensible enough to jack themselves up and begin over again, a certain amount of cash must be kept out of each pay for current expenses. Another amount must go regularly on old bills. And the savings bank must be counted in as one of the regular creditors.

Any sensible creditor will prefer that some of the money be put into the bank. It is his insurance against future loss. It means that if sickness or accident strikes the debtor, he will be saved from bankruptcy. It means that if the creditor himself should get into trouble and make a special appeal, there would be something to meet his appeal with.

Moreover, the fact that the debtor is making himself deposit that money every pay day, paying himself desired luxuries to do it, means that he is equipping the stiff back-bone which will prevent future lapses into the quicksands of easy credit.

A Chance to Meet Is Always Good.

Substituting visitors for vespers is one of the adventures in practical Christianity taken up lately by some of the branches of the Y. W. C. A. At one such institution there is to be open house every Sunday afternoon, to which any young man or woman in the city is welcome. The responsible men and women on the direct or ship of the "Y" act as hosts and hostesses, take the names of those who come, introduce them to others and help the young people to get acquainted. Tea is served, when conversation begins to wane somebody starts a song, and the general effect is that of a good old-fashioned Sunday evening at home.

Every community needs this sort of pleasant, properly chaperoned meeting place for the young people who are strangers within its gates, or who live in boarding houses and dreary rooms with little opportunity for meeting their kind in harmless social amusement.

It is as natural as life itself for

young men and women to jest and seek one another's society, and most of the evil bred in the cheap dance hall started from this natural and innocent instinct.

A vesper service is a worthy thing, of course, but it is doubtful whether the most beautiful of such services could do the practical good which the home-like Y. W. C. A. evening will accomplish.

Lumber and Forests and Their Future.

A forest of usable timber may be regarded in two ways—as a coal mine, to be used up and left empty, or as a farm in which planting constantly offsets harvest. Obviously, if the country has any thought at all as to its future resources, the latter is the only sensible way to treat its forests.

There is, at present, an emergency need for export of lumber to Europe. The timber there available will not supply the demand for rebuilding homes and factories, for rehabilitation of inland woods. Every other country which exports lumber into the war zone is taking measures for the safeguarding of its permanent supply. In America the forests are mostly owned privately, there is no adequate government regulation of the cutting, and many of the most valuable forests are simply "mined"—cleaned out with no provision for the future.

The world needs wood, and we have the wood ready for its use. Proper forestry methods will not only give us a yearly supply of trees ready for cutting, but will insure the permanence of that yearly supply.

The farmer who grows crops year by year without putting any fertilizer into his soil, thus exhausting it in a few years, making extra cost and waiting necessary for the growth of future crops, is not so foolish or extravagant as the lumberman who does not use care and forethought as to his trees. It takes thirty years to grow a pine tree to suitable size for cutting. Our supply will certainly not last thirty years from now unless sane precautions are taken.

Strikes and Their Effect on Prices.

A recent review of the iron trade says: "Loss of production, with a consequent shortage of material, caused by the strike, has created a situation where consumers are bidding up iron and steel prices rapidly in their efforts to protect themselves against their requirements. The impending coal strike, with its threat of a further far-reaching dislocation of industry, is serving to intensify this insistent demand and to raise the prospect before the producers of higher operating costs. Material available for early delivery is commanding sharp premiums, and this is tending also to lift prices for future shipments."

In simple, plain English, the steel strike has begun to raise the prices of steel products, and the prospect of a coal strike has helped to boost them. Already the effects are felt by those who buy direct from the manufacturers. They are beginning to show in wholesale and retail prices. Soon, if the steel strike is not quickly settled, and if the coal strike occurs, they will be felt by everybody who buys any kind of iron or steel products and upon the use of coal.

It is a good illustration of the economic effect of strikes, an effect which those who rush into them blithely seem to overlook. These price raises affect the strikers just the same as everybody else, and so tend to defeat the usual purpose of strikes. They should be a powerful deterrent against the use of the strike weapon except in an extreme emergency, especially at a time when the obvious need of everybody is increased production.

How much longer is this nation going to let Capital and Labor fight all over the front yard?

Content of Books.
It is said that the highest price ever realized for a book, was paid at an auction sale in London recently, for a book of private devotion, a "XIV Century Book of Hours," formerly the property of Jeanne II, Queen of Navarre, which brought \$50,000.

Values of Precious Stones.
Emeralds ranked with rubies and sapphires as the most costly gems of the ancient world. Then diamonds were worn in a rough state. The art of cutting the precious white stone was not discovered until the fifteenth century, when the flashing brilliance of the diamond was brought to light. Emeralds are still fashionable. They are rare, and good ones are becoming rarer. Careful carat they are as valuable as diamonds.

L. H. S. TO MEET ELGIN SATURDAY

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must play their best to win by even a narrow margin. The Elgin team is considerably heavier than the local and if the field remains wet, this will be a great factor in their favor.

McClure, dependable tackle, and the only experienced lineman on the local team, is suffering with influenza and may not be able to get into the game. He has been confined to his home since the Wallows game and is under the doctor's care. Even if he should recover sufficiently to get into the fray he will not begin very good physical condition.

Quintessence Salt.
Quintessence salt industry, which began soon after the Spanish conquest, now produces nearly 2,000,000 pounds a year.

BANKERS SEEM TO STOCK PRICES BE ALSO WORRIED ARE UP HIGH

OLD HIGH COST OF LIVING HITS THE MEN OF GILDED GRATES
Plans Made for Rallying Armies of Savers for 1920 Drive and Approved.

ST. LOUIS, Oct. 28.—Ten recommendations for the guidance of a man's financial life have been drawn up by a national committee of bankers and others to aid in the great drive of 1920 against the cohorts of high cost of living.

This decalogue for the frugal man to stiffen his morale in a battle to save something from the profiteers and rent-risers is part of the programme for the national thrift week to begin January 17 next.

Plans for rallying the armies of money savers for the 1920 drive by holding this thrift week were approved by the American Bankers Association in its recent convention in this city. The idea already had the endorsement of United States League of Building and Loan Association, National Federation of Construction Industries, Retail Credit Men's association, National Association of Life Insurance Agents, National Credit Men's association, the American Life convention and other national bodies.

Ten Commandments Given.
The ten recommendations, as recommended by Walter W. Head of Omaha, vice-president of the national bank section of the American Bankers' association, are:

- 1—Make a budget.
- 2—Keep an intelligent record of expenditures.
- 3—Have a bank account.
- 4—Carry life insurance.
- 5—Make a will.
- 6—Own your own home eventually.
- 7—Pay your bills promptly.
- 8—Invest in war-savings stamps and other government securities.
- 9—Spend less than you earn.
- 10—Share with others. Thrift without benevolence is a doubtful blessing.

The eight days of the national thrift week have been named after some points of the financial creed as follows:

Saturday, January 17—"Bank day" or "National Thrift day," to emphasize the need for individual thrift and the service a bank renders a community.

Thrift Sunday Advocated
Sunday, January 18—"Thrift Sunday," with sermons in all American pulpits on the relation of economic life to religious will being and the creed of sharing with others.

Monday, January 19—"National Insurance day," to stress the need of protecting one's family.

Tuesday, January 20—"Own Your Own Home day," to show why it is desirable and how it is possible to own your own home.

Wednesday, January 21—"Make a Will day," to urge men to make wills.

Thursday, January 22—"Thrift in Industry days," to advocate factory thrift and co-operation between capital and labor.

Friday, January 23—"Family Budget day."

Saturday, January 24—"Pay Your Bills day."

Engaged One Who Must Pay...
Supporting this movement in an address to the bankers in their convention here, Arthur M. East of New York, national director of the thrift-week movement, said: "Financial and industrial leaders are interested in the increased cost of living because they know that in most cases the bill for the increased cost is handed by the worker to the employer for liquidation. The bill for the cost resulting from the inefficiency of the average man and woman in the spending of money and their failure to get full value for money received is also handed to the employer for payment either in increased demands for wages or in increased dissatisfaction and industrial unrest.

"So many employers are learning that, along with plans for stimulating the interest of the worker in his job, there must be hand in hand with it an education of employees in fundamental economic and in the use and value of money."

PROPERTY SEEMS TO BE SHOOTING THE STOCK PRICES HIGH—MONEY AT FOUR PER CENT.

For the advance in the stock market Monday no general explanation is needed except the improved condition of business everywhere, in the way one financial writer puts it. Stocks are going up, not so much on account of the actual earnings at the moment as on account of the prospect for prosperity and national good will. The steel strike is a menace practically ended.

People are waking up to the fact that for nearly four years all the available surplus of the country was shipped to Europe, leaving America bare of the ordinary stocks of merchandise of every description. This shortage is particularly painful in the building trade and in the motor industry. Stocks of this description are among the leaders.

Foreknowledge of the new British loan of \$250,000,000 was also instrumental in adding the market.

While money was loaned at 8 per cent there was plenty of it and it fell to 4 per cent.

The weekly bank statement showed the federal reserve in a very strong position and there is no reason why funds should not be available for all legitimate purposes. The public is beginning to realize that stock dealings are as legitimate as are the dealings in other commodities. The campaign of education waged through the instrumentality of the government bonds is having effect.

General Motors was naturally the leader of the automobile stocks and went up 25 points in the early afternoon to the new high record of 330 1/2, which is about \$4125 a share for the old stock. Studebaker at the same time made a new high record of 145 with an advance of nearly 11 points.

Maxwell Motors also made a new high, because low priced cars are being taken by persons who cannot afford better ones.

The public must have automobiles and any car that has four wheels finds a ready market. The truck companies are reaping a fortune as is evident from the advance of Pierce-Arrow and White, each of which made a new high record; the former at 99 and the latter at 86.

American Woolen again was sold at new high prices.

News from Mexico was that Carranza had found a way to protect American investments and would do so. If that is true, it means a good deal to Mexican stocks.

Strength of the three stocks moved reflected the demand for automobiles. There are enough factories in operation now to supply the demand that will be needed next year.

American International responded with an advance of more than 6 points to 104 1/2, but the directors intended to declare a stock dividend in lieu of a cash dividend. The case is now before the court. As the court has already declared such dividends not taxable, it is inconceivable that any other point of view can be taken.

Cashly stocks continued in favor, as did the sugars. All were well bought at continually higher levels.

Leather stocks, as represented by Emmeott Johnson and Central Leather were strong features, the former advancing more than 5 points to a new high record price.

BERT E. HANEY RESIGNS JOB

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winning a commission as captain and being promoted to a major during his service in France with the famous Ninety-first division. He has but recently returned from overseas, and has resumed his law practice. He is popular not only with the bench and bar of Multnomah county but outside the ranks of his profession.

District Attorney Haney will re-entire the law firm of Joseph & Haney, from which he retired upon his appointment as United States attorney following the resignation of Clarence I. Reaman.

Well known Here:
Mr. Haney is well known in La Grande, having spent here several times to visit his sister, Mrs. S. D. Crowe.

PRETTINESS

Many persons erroneously suppose that they have found beauty when they have taken pleasure in what is merely pretty, and this is unfortunate, for it junkies it necessary to discriminate between what is pretty and what is beautiful. To the lover of prettiness, love is a little frosted cake, joy a delicious bon bon, sorrow a dose of bitter medicine. Prettiness is ephemeral. But beauty is powerful and memorable.—M. Wilkinson.

WORDS

"Roy Haney words it in a strong, rapid, good for per minute." "She can talk at the rate of about 250, 1 estimate."

Perseus Critters.
"I can't help thinking sometimes," said the discouraged farmer, "that the worse you treat your hens the more eggs you will get from them. I remember an old joke where one man asked another: 'How do you get so many eggs?' 'Why,' said the other, 'I treat my hens so unkindly that they're all laying for me.'"

Mentality.
Mrs. Willis—"She says she has had four husbands. What type were they?" Mrs. Gillis—"The mental, temperamental, accidental and experimental." —Town Topics.

Amplifies Sound.
In a sound amplifier invented by a California scientist the fall of a feather makes a noise like a wrestler thrown upon a mat.

Congential Employment.
"I understand you have hired a discharged soldier as a farmhand?" "Yes," replied Mr. Cobbick. "He was in the tank corps." "What sort of service is he giving?" "The best ever. I told him just to consider my little 3d tractor a tank, and the way he gets over a field is a caution."

Safeguard the Family.
If there is a bottle of poison in the house, says the Philadelphia Record, insert three pins in opposite directions in the cork. This will make it impossible to remove the cork without being convinced that there is something unusual about its contents. It is a safety device that cannot be improved upon.

A Poser.
Priscilla postcards a little problem: "What becomes of a man's word when he won't keep it and no one else will take it?"

Super Realism.
Employer (to clerk)—"If that bore, Smithers, comes in, tell him I'm out—and don't be working or he'll know you're lying."

Moral: Take a Chance.
"One of the biggest mistakes you kin make," observed Shimbone, "is bein' so scared o' makin' mistakes dat you don't do nuffin at all."

WILL TAKE PART IN CONFERENCE

Correspondence of the Associated Press
PARIS, Oct. 4.—Premier Paderewski of Poland was perhaps the busiest man at the Peace Conference when Polish questions were under discussion. Four days and four nights the Polish Premier worked like a Trojan. Entering his chamber on the evening of the fourth day he noted that the volume of accumulated correspondence had become very great; letters from friends, business men, diplomats, relatives, lying unopened.

One envelope prominently caught his eye; it was marked "Urgent" and "Personal." He opened it, snatched pen and ink, and hurriedly replied to it.

The letter came from a New York musical enthusiast who wished to know whether the "Andante" of the Second Symphony should be rendered with or without the pedal. "That was sacred," relates Paderewski to the Enquirer, "it could not wait."

Thirst of Sea Birds.
Some species of sea birds frequently spend weeks at sea and are believed to quench their thirst partly from the falling rains. The keen thirst of birds is well known, and sea birds have been observed looking toward a storm cloud about to burst.

The Thoughtless Son.
The old-fashioned genius who used to have to get up at nights and jot down his brilliant thoughts now has one who can sleep ten hours straight without any difficulty.

Probably Both.
"That woman on the corner, waiting for a trolley car, refused your offer of a lift rather superciliously." "So she lit," replied the obliging man. "And now I'll never know if she turned up or now at my company or my driver." —Birmingham Age-Herald.

HOOD RIVER HAS BIG APPLE CROP

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centage of apples still on the trees. Weather conditions following the freeze, however, were such as to allow the fruit to thaw out gradually, and the apples of late varieties, such as Newtowns and Arkansas Blacks, will not be hurt in the least. The cold weather, however, may prevent a problem in view of the ear shortage. The frosts cause the varieties to mature very rapidly in subsequent warmer temperatures. If the fruit cannot be moved to consumption at once it is likely to deteriorate.

Plans of shippers call for the immediate delivery of all the earlier varieties. Indeed, growers have been asked to take care especially of their late varieties of fruit. With cars far too few for moving enough apples from receiving stations, deliveries of Newtown, Arkansas Black, Ben Davis and other varieties have been substantially cut-off.

The grower who has been prudent enough to erect a large packing plant on his own place will be in clover. He will be able to care for his late varieties of fruit and in instances can accommodate a less provident neighbor. The situation, it is declared, is going to cause an epidemic of ware-

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house construction by individual orchardists next year. During the past summer, according to estimates, an approximate \$100,000 was spent in the valley for growers' warehouses and packing plants.

Orchardists of the upper valley, many of whom have heavy acreages of potatoes, have begun the harvest of their tuber crops. A large percentage of the potatoes will be stored until next spring and shipped to California for seed. The tonnage of potatoes, it is said, will run 60 per cent above pre-harvest estimates. The district is now expecting 130 carloads of extra fancy potatoes.

The Baron seemed to think there would be no difficulty about getting to America, nor about his enthusiastic reception when he got there. He has been in the states before, back in the old peace days, when a German officer and baron was rated somewhat higher than at present, and so he pictures himself installed on a ranch as manager by some one of his wealthy friends, that were, or given a banking job in a New York bank by some one of the bankers he knew when he was over on business.

EXPECTS A WELCOME

A Baron says that he had served through the war and had given up his comfort, many marks for uniforms, and had had in general a wretched four or five years. He had no intention, he said, of making further sacrifices. He was going to be "broke" by January 1, and then should go to America and make a new fortune.

The Baron then told of others in his class of society who were not only doing the same thing, but stuffing themselves with two and three meals of an evening just for the sake of getting rid of money, accompanying the meals meanwhile with the most expensive of the very expensive wines in Germany today.

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